

# What Employees Should Know About the SHOP Marketplace

The Small Business Health Options Program (SHOP) Marketplace gives employers with 50 or fewer employees a way to offer health and dental coverage to their employees.

If your employer is offering SHOP coverage or you're currently enrolled, here are some things you should know about your coverage.

## Employees covered by a 2014 SHOP plan

If you have 2014 SHOP coverage and you're eligible to enroll through your employer in 2015, you can **renew or change your coverage on [HealthCare.gov](http://HealthCare.gov)**.

Your employer will give you an offer of coverage. You'll have at least one week to accept or decline the offer. Depending on your state, your employer may offer you a choice of plans in 2015.

## When to enroll in the SHOP Marketplace

When your employer's coverage offer is ready, the SHOP Marketplace will send you an email with a participation code and a link to the SHOP website. This is where you'll fill out the employee application and accept or decline the coverage offer. If you don't have an email address, your employer will make sure you get this information.

Your employer decides how much time you have to respond to their coverage offer. Make sure you accept or decline by the last day of the enrollment period so you don't miss the chance to enroll. If you decline or don't respond to your employer's coverage offer, you won't be able to get coverage through your employer until the next enrollment period (12-months from your employer's effective date of coverage). For details on how to enroll, visit **[HealthCare.gov/small-businesses/participation-code/](http://HealthCare.gov/small-businesses/participation-code/)**.



## **Can I enroll in dental coverage without enrolling in a health plan?**

If your employer offers dental coverage, it must be offered along with a health plan. Your employer can't offer only a dental plan. If you accept dental coverage from your employer, you and your dependents will be enrolled in the same health and dental plans.

## **Can I select a different plan for my dependents?**

You can only select one health plan and one dental plan (if your employer offers it) for you and your dependents. This means that you and your dependents will have the same coverage.

## **What if I already have other coverage?**

If you have coverage through another job, another person's job, Medicare, Medicaid, the Department of Veterans Affairs (VA), the Indian Health Service, TRICARE, coverage sold through the individual market, or other minimum essential coverage, you don't need SHOP coverage.

## **Can I enroll my dependent in SHOP coverage if I have other health insurance?**

A dependent can't enroll in the SHOP Marketplace without an employee enrolling. When coverage is offered, employees and their dependents must enroll in the same plan.

## **Making changes to your coverage**

If you decide you want to cancel your enrollment, let your employer know right away. Your employer has until 11:59 EST to cancel before the coverage effective date. Any payments collected will be refunded by the SHOP Marketplace to your employer. You'll need to get the refund from your employer.

If you want to cancel your enrollment after the coverage effective date, your coverage will be terminated on the last day of the month in which your employer cancels your coverage. In this case, you won't get a refund from the SHOP Marketplace. For example, if you enroll with a January 1 coverage effective date and you change your mind on or after January 1, the earliest you can terminate coverage is January 31. To cancel your coverage, work with your employer. You can also contact the SHOP Call Center.

## **Can I change or drop my plan(s) during the year?**

Once you're enrolled in a plan and your coverage has started, you won't be able to change plans until the next enrollment period.

You can drop your SHOP health coverage during the year. Your coverage will be terminated at the end of the month that the SHOP is told about your request to drop coverage. If you have a dental plan, it will also be terminated because you can't have only a dental plan. Remember, if you drop your plan(s), your dependents will also lose coverage.

To drop your coverage, talk to your employer, or contact the SHOP Call Center.

## **Can I add or remove someone from my policy?**

Yes, you can add and/or remove dependents from your policy during the year. To add or remove someone from your policy, talk to your employer, or contact the SHOP Call Center.

## Making changes to your personal information

If you need to make changes to your contact information, like address or phone number, log in to your **HealthCare.gov** account and make those changes in your **My account** profile.

## How to get help

To get help with the employee application, or if you have other questions about the SHOP Marketplace, contact the SHOP Call Center at 1-800-706-7893, Monday through Friday from 9 AM – 7 PM EST. TTY users should call 711 to reach a call center representative.

If you need help with a claim, contact your insurance company.

